

Form a0ntcdb

**United States Bankruptcy Court  
Southern District of Ohio  
170 North High Street  
Columbus, OH 43215-2414**

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In Re: Jeffrey Francis Howard  
Deborah Sue Howard  
Debtor(s)

Case No.: 2:05-bk-75540

Chapter: 13

SSN/TAX ID:

xxx-xx-6012

xxx-xx-7870

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**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

PLEASE TAKE NOTICE THAT as a consumer debtor, you are advised, pursuant to the provisions of 11 U.S.C. Section 342(b), prior to commencement of your case that you may proceed under any one of the following chapters of Title 11, United States Code:

**Chapter 7  
Chapter 11  
Chapter 12  
Chapter 13**

**Liquidation, or  
Reorganization, or  
Family farmer, or  
Repayment of all or part of the debts  
of an individual with regular income**

By filing a petition in bankruptcy, you have invoked the jurisdiction of a United States Court. If you do not appear as ordered you may either be arrested and conveyed to court by a United States Marshal, or your case dismissed and discharge in bankruptcy denied.

All of your property is now under the exclusive control of the United States Bankruptcy Court. It is your duty to keep and preserve that property and be accountable to the proper court officials.

The law requires that you attend and submit to an examination under oath concerning the conduct of your affairs, the cause of your bankruptcy, your transaction with creditors and other persons, the amount, kind and whereabouts of your property and possessions, and all other matters which may affect the administration and settlement of your estate or the granting of your discharge.

You are not to dispose of any property, including money, or allow any creditors to take such property without the written authority of the Court. The right of your secured creditors will be determined by the court, and no creditors now have the right to possess any property upon which they claim to have a lien or interest.

Should you change your address, be sure to keep the court informed, in writing, of your correct address up until the time your case is closed.

If you need information or advice as to your rights and obligations under the law, contact your attorney. **The court cannot give you legal advice.**

Dated: October 15, 2005

Michael D Webb  
Clerk, U.S. Bankruptcy Court

**CHAPTER 7 CASES: SEE REVERSE SIDE FOR ADDITIONAL INFORMATION**

**IT IS NECESSARY TO BRING THE FOLLOWING PAPERS  
TO THE MEETING OF CREDITORS WITH YOU**

1. Title documents to all real estate in which the debtor has an interest, including deeds, land contracts, or leases and closing statements for any interest in real estate sold by the debtor within the last year;
2. All recorded mortgages and recorded liens upon real estate in which the debtor has an interest and details of all certificates of judgment, including the name of the judgment creditor, date of filing, judgment docket number, page and amount;
3. All life insurance policies owned by the debtor;
4. Certificate of title (or copies) to all motor vehicles, boats, etc., owned by the debtor(s);
5. Federal income tax return for the last calendar year filed by the debtor;
6. Separation agreements or decrees of dissolution or divorce entered into or granted during the last year;
7. All documents evidencing the debtor(s)' interest in any retirement account(s), including individual retirement account(s), account statements(s), summary plan description(s) and qualification letter(s) from the IRS. For individual retirement account(s), an accounting of all contributions to the account(s) since its inception is also required;
8. Security agreement(s), financing statement(s), and personal property lease(s);
9. Stock certificate(s), bond(s), credit union and saving(s) account(s) passbook(s) and/or saving(s) account(s) statement(s), checking account statement(s) and other evidence of investment(s) or saving(s);
10. Evidence of the value of real estate in which the debtor has an interest (county auditor appraisal card or appraisal, if available);
11. List of debtor(s)' personal property with each item's estimated market value, if same does not appear in the schedules filed in this matter.
12. Pay vouchers or record of earnings for the forty (40) day period prior to the date your petition was filed in bankruptcy;
13. If the debtor acquires an interest in property within 180 days after the date of filing of the petition (a) by request, devise or inheritance, (b) as a result of a property settlement agreement with the debtor's spouse or of an interlocutory or final decree, or (c) as a beneficiary of a life insurance policy or of a death benefit, the chapter 7 trustee must be notified immediately.
14. Bring your current driver's license or other picture ID, such as the Ohio Identification card or any other ID that has your name, photograph and social security number on it.

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0648-2  
Case: 05-75540

User: schwartzj  
Form ID: a0ntcdb

Page 1 of 1  
Total Served: 3

Date Rcvd: Oct 18, 2005

The following entities were served by first class mail on Oct 21, 2005.  
db +Jeffrey Francis Howard, 1946 Westfield Dr. S., Columbus, OH 43223-3769  
jdb +Deborah Sue Howard, 1946 Westfield Dr. S., Columbus, OH 43223-3769  
aty +Samuel L Calig, 854 E Broad St, Columbus, OH 43205-1110

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2005

Signature:

